

Effective January 1, 2026

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	4.72	1,000	2130	4.27	1,000	3042	6.35	1,000	3719	1.52	782
0008	3.92	1,000	2131	4.19	1,000	3064	6.20	1,000	3724	6.01	1,000
0016	6.10	1,000	2143	3.87	1,000	3076	5.41	1,000	3726	5.12	1,000
0034	4.62	1,000	2157	7.36	1,000	3081	8.08	1,000	3803	5.99	1,000
0035	3.32	1,000	2172	3.41	1,000	3082	8.72	1,000	3807	4.24	1,000
0036	6.98	1,000	2174	6.04	1,000	3085	9.63	1,000	3808	8.27	1,000
0037	6.13	1,000	2211	15.25	1,000	3110	7.03	1,000	3821	8.51	1,000
0042	9.89	1,000	2220	5.01	1,000	3111	4.26	1,000	3822	7.02	1,000
0050	9.08	1,000	2288	8.21	1,000	3113	2.95	1,000	3824	6.76	1,000
0079	4.44	1,000	2302	3.89	1,000	3114	4.63	1,000	3826	1.73	856
0083	7.40	1,000	2305	4.15	1,000	3118	3.68	1,000	3827	4.25	1,000
0106	10.24	1,000	2361	3.87	1,000	3119	2.61	1,000	3830	1.74	859
0113	6.86	1,000	2362	4.68	1,000	3122	4.36	1,000	3851	3.55	1,000
0170	3.21	1,000	2380	4.27	1,000	3126	3.30	1,000	3865	5.54	1,000
0251	5.81	1,000	2388	2.78	1,000	3131	2.65	1,000	3881	5.78	1,000
0401	13.47	1,000	2402	3.92	1,000	3132	7.44	1,000	4000	7.05	1,000
0771N	0.86	551	2413	3.95	1,000	3145	4.22	1,000	4018	8.42	1,000
0908P	218.00	1,000	2416	4.53	1,000	3146	4.40	1,000	4021	7.73	1,000
0913P	783.00	1,000	2417	2.53	1,000	3169	4.56	1,000	4034	13.19	1,000
0917	6.06	1,000	2501	3.73	1,000	3179	3.46	1,000	4036	4.66	1,000
1005	8.68	1,000	2503	2.17	1,000	3180	5.59	1,000	4038	6.69	1,000
1016	25.95	1,000	2570	7.34	1,000	3188	4.23	1,000	4062	4.11	1,000
1164	8.98	1,000	2585	6.57	1,000	3220	3.22	1,000	4101	5.69	1,000
1165	4.97	1,000	2586	9.12	1,000	3224	6.12	1,000	4109	1.31	709
1320	2.61	1,000	2587	4.70	1,000	3227	4.61	1,000	4110	1.62	817
1322	13.40	1,000	2589	4.03	1,000	3241	7.18	1,000	4111	4.09	1,000
1430	9.70	1,000	2600	8.40	1,000	3255	4.97	1,000	4114	4.66	1,000
1438	11.71	1,000	2623	8.21	1,000	3257	5.22	1,000	4130	7.33	1,000
1452	4.50	1,000	2651	2.87	1,000	3270	4.51	1,000	4131	10.63	1,000
1463	16.35	1,000	2660	3.47	1,000	3300	7.39	1,000	4133	5.07	1,000
1472	6.43	1,000	2688	4.47	1,000	3303	6.06	1,000	4149	1.74	859
1624	5.51	1,000	2701	19.25	1,000	3307	4.69	1,000	4206	5.89	1,000
1642	7.78	1,000	2702	29.65	1,000	3315	5.55	1,000	4207	4.53	1,000
1654	8.92	1,000	2709	20.20	1,000	3334	4.25	1,000	4239	3.88	1,000
1699	5.27	1,000	2710	19.23	1,000	3336	4.55	1,000	4240	4.23	1,000
1701	5.48	1,000	2714	8.57	1,000	3365	6.63	1,000	4243	3.93	1,000
1710	5.85	1,000	2731	7.28	1,000	3372	5.08	1,000	4244	5.29	1,000
1747	6.65	1,000	2735	8.25	1,000	3373	9.78	1,000	4250	3.94	1,000
1748	9.52	1,000	2759	9.69	1,000	3383	2.86	1,000	4251	6.12	1,000
1803	10.13	1,000	2790	3.85	1,000	3385	1.94	929	4263	9.54	1,000
1924	6.43	1,000	2797	6.65	1,000	3400	7.34	1,000	4273	4.26	1,000
1925	5.39	1,000	2799	11.37	1,000	3507	4.83	1,000	4279	6.10	1,000
2002	6.69	1,000	2802	8.99	1,000	3515	3.77	1,000	4283	2.92	1,000
2003	6.62	1,000	2835	4.35	1,000	3548	2.55	1,000	4299	3.38	1,000
2014	8.67	1,000	2836	4.82	1,000	3559	3.38	1,000	4304	8.58	1,000
2016	5.60	1,000	2841	7.02	1,000	3574	2.88	1,000	4307	4.52	1,000
2021	4.95	1,000	2881	5.38	1,000	3581	2.18	1,000	4351	1.96	936
2039	5.75	1,000	2883	4.33	1,000	3612	3.71	1,000	4352	2.83	1,000
2041	4.71	1,000	2915	5.54	1,000	3620	5.26	1,000	4361	1.13	646
2065	3.41	1,000	2916	6.31	1,000	3629	2.96	1,000	4410	5.50	1,000
2070	8.20	1,000	2923	3.08	1,000	3632	5.09	1,000	4420	5.86	1,000
2081	7.80	1,000	2960	8.18	1,000	3634	2.84	1,000	4431	1.96	936
2089	4.85	1,000	3004	2.49	1,000	3635	3.19	1,000	4432	2.77	1,000
2095	5.20	1,000	3018	6.25	1,000	3638	3.68	1,000	4452	4.41	1,000
2105	7.83	1,000	3022	5.93	1,000	3642	2.52	1,000	4459	4.63	1,000
2110	5.54	1,000	3027	5.27	1,000	3643	4.68	1,000	4470	4.53	1,000
2111	4.13	1,000	3028	7.11	1,000	3647	5.68	1,000	4484	4.99	1,000
2112	7.04	1,000	3030	8.92	1,000	3648	2.51	1,000	4493	3.82	1,000
2114	4.37	1,000	3040	8.46	1,000	3681	1.05	618	4511	0.69	492
2121	2.50	1,000	3041	6.88	1,000	3685	1.70	845	4557	4.67	1,000

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4558	3.51	1,000	5535	10.05	1,000	7230	11.49	1,000	8039	2.83	1,000
4568	5.23	1,000	5537	5.89	1,000	7231	12.62	1,000	8044	3.79	1,000
4581	2.10	985	5551	23.47	1,000	7232	15.15	1,000	8045	1.24	684
4583	9.05	1,000	5606	1.72	852	7309F	9.74	1,000	8046	4.58	1,000
4611	1.79	877	5610	6.60	1,000	7313F	4.29	1,000	8047	1.62	817
4635	4.84	1,000	5645	13.83	1,000	7317F	6.56	1,000	8058	3.73	1,000
4653	3.96	1,000	5703	23.13	1,000	7327F	14.24	1,000	8061	2.75	1,000
4665	14.35	1,000	5705	24.79	1,000	7333M	4.63	1,000	8072	1.09	632
4683	10.40	1,000	5951	1.06	621	7335M	5.14	1,000	8102	3.22	1,000
4686	4.28	1,000	6003	7.94	1,000	7337M	8.27	1,000	8103	4.33	1,000
4692	1.45	758	6005	6.39	1,000	7350F	8.36	1,000	8106	6.69	1,000
4693	2.29	1,000	6045	5.54	1,000	7360	7.97	1,000	8107	4.65	1,000
4703	3.38	1,000	6204	9.76	1,000	7370	8.67	1,000	8111	3.35	1,000
4717	4.06	1,000	6206	4.34	1,000	7380	10.15	1,000	8116	4.23	1,000
4720	4.71	1,000	6213	3.95	1,000	7382	9.26	1,000	8203	12.80	1,000
4740	1.97	940	6214	2.39	1,000	7390	8.76	1,000	8204	5.39	1,000
4741	6.12	1,000	6216	6.45	1,000	7394M	7.25	1,000	8209	6.43	1,000
4751	4.81	1,000	6217	5.89	1,000	7395M	8.04	1,000	8215	5.68	1,000
4771N	4.89	1,000	6229	6.48	1,000	7398M	12.94	1,000	8227	6.59	1,000
4777	9.13	1,000	6233	3.25	1,000	7402	0.16	306	8232	9.33	1,000
4825	1.74	859	6235	7.72	1,000	7403	7.31	1,000	8233	5.18	1,000
4828	3.81	1,000	6236	7.55	1,000	7405N	1.97	940	8235	7.00	1,000
4829	2.20	1,000	6237	2.34	1,000	7420	15.78	1,000	8263	9.95	1,000
4902	3.89	1,000	6251	7.45	1,000	7421	0.86	551	8264	7.24	1,000
4923	2.87	1,000	6252	7.59	1,000	7422	1.66	831	8265	7.45	1,000
5020	6.01	1,000	6306	7.14	1,000	7425	2.68	1,000	8279	10.88	1,000
5022	9.59	1,000	6319	4.09	1,000	7431N	1.23	681	8288	11.29	1,000
5037	15.28	1,000	6325	4.64	1,000	7445N	1.06	NA	8291	5.13	1,000
5040	11.21	1,000	6400	6.83	1,000	7453N	0.66	NA	8292	5.35	1,000
5057	6.76	1,000	6503	4.16	1,000	7502	3.27	1,000	8293	8.78	1,000
5059	29.30	1,000	6504	4.29	1,000	7515	1.39	737	8304	8.37	1,000
5102	9.45	1,000	6702	6.07	1,000	7520	4.20	1,000	8350	10.12	1,000
5146	6.56	1,000	6703	10.85	1,000	7538	4.33	1,000	8353	8.71	1,000
5160	3.29	1,000	6704	6.75	1,000	7539	2.55	1,000	8370	6.98	1,000
5183	5.04	1,000	6824F	7.89	1,000	7540	4.79	1,000	8381	3.55	1,000
5188	5.11	1,000	6825F	2.66	1,000	7580	4.16	1,000	8385	4.15	1,000
5190	4.34	1,000	6826F	4.04	1,000	7590	5.24	1,000	8387	4.02	1,000
5191	1.57	800	6834	3.87	1,000	7600	6.04	1,000	8391	3.56	1,000
5192	5.61	1,000	6835	4.89	1,000	7605	3.59	1,000	8392	3.46	1,000
5213	8.02	1,000	6836	4.44	1,000	7610	0.82	537	8393	2.58	1,000
5215	8.83	1,000	6872F	9.74	1,000	7705	7.59	1,000	8500	8.02	1,000
5221	6.24	1,000	6874F	11.12	1,000	7710	9.44	1,000	8601	0.38	383
5222	11.08	1,000	6882	4.52	1,000	7711	9.44	1,000	8602	2.28	1,000
5223	5.75	1,000	6884	8.24	1,000	7720	5.44	1,000	8603	0.10	285
5348	6.04	1,000	7016M	5.11	1,000	7855	5.35	1,000	8606	2.25	1,000
5402	8.41	1,000	7024M	5.67	1,000	8001	3.47	1,000	8709F	3.15	1,000
5403	7.54	1,000	7038M	8.29	1,000	8002	3.23	1,000	8719	2.71	1,000
5437	7.11	1,000	7046M	17.34	1,000	8006	2.67	1,000	8720	1.52	782
5443	4.91	1,000	7047M	9.13	1,000	8008	1.54	789	8721	0.40	390
5445	7.56	1,000	7050M	14.82	1,000	8010	4.07	1,000	8723	0.14	299
5462	7.92	1,000	7090M	9.22	1,000	8013	0.48	418	8725	3.61	1,000
5472	11.19	1,000	7098M	19.27	1,000	8015	1.32	712	8726F	1.57	800
5473	11.55	1,000	7099M	30.99	1,000	8017	2.29	1,000	8728	0.74	509
5474	8.51	1,000	7133	4.19	1,000	8018	4.54	1,000	8734M	0.55	443
5478	6.28	1,000	7151M	5.09	1,000	8021	5.00	1,000	8737M	0.50	425
5479	9.61	1,000	7152M	9.10	1,000	8031	3.02	1,000	8738M	0.89	562
5480	11.58	1,000	7153M	5.66	1,000	8032	2.86	1,000	8742	0.41	394
5491	4.85	1,000	7219	11.02	1,000	8033	2.64	1,000	8745	6.48	1,000
5506	8.30	1,000	7222	11.11	1,000	8034	3.93	1,000	8748	0.76	516
5507	6.84	1,000	7225	11.72	1,000	8037	3.18	1,000	8755	0.50	425

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2026
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
8799	1.00	600	9521	5.79	1,000
8800	2.87	1,000	9522	12.37	1,000
8803	0.07	275	9534	7.03	1,000
8805M	0.27	345	9554	10.55	1,000
8810	0.20	320	9586	0.81	534
8814M	0.24	334	9600	4.80	1,000
8815M	0.43	401	9620	2.39	1,000
8820	0.17	310			
8824	3.03	1,000			
8826	2.69	1,000			
8831	1.91	919			
8832	0.44	404			
8833	1.75	863			
8835	3.21	1,000			
8855	0.17	310			
8856	0.78	523			
8861	1.76	866			
8868	0.72	502			
8869	1.55	793			
8871	0.07	275			
8901	0.19	317			
9012	1.19	667			
9014	3.31	1,000			
9015	4.85	1,000			
9016	4.04	1,000			
9019	4.21	1,000			
9033	3.13	1,000			
9040	6.65	1,000			
9044	1.92	922			
9052	2.78	1,000			
9058	2.44	1,000			
9060	2.46	1,000			
9061	1.99	947			
9062	2.46	1,000			
9063	1.26	691			
9077F	7.29	1,000			
9082	1.99	947			
9083	1.80	880			
9084	2.17	1,000			
9089	1.52	782			
9093	1.79	877			
9101	5.16	1,000			
9102	3.93	1,000			
9110	5.63	1,000			
9154	2.57	1,000			
9156	3.92	1,000			
9170	21.47	1,000			
9178	14.70	1,000			
9179	29.38	1,000			
9180	7.35	1,000			
9182	3.48	1,000			
9186	12.94	1,000			
9220	6.94	1,000			
9402	6.56	1,000			
9403	13.04	1,000			
9410	5.12	1,000			
9501	5.77	1,000			
9505	5.12	1,000			
9516	3.31	1,000			
9519	6.09	1,000			

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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FOOTNOTES

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the **Basic Manual** notes for

Code 7370 – “Taxicab Co.”:

Employee Operated Vehicles	\$95,100
Leased or Rented Vehicles	\$63,400

Expense Constant\$250

Minimum Annual Payroll per volunteer firefighter:

Applicable to Code 7711 – “Firefighters and Drivers-Volunteer”\$1,200

Maximum Weekly Payroll applicable in accordance with the **Basic Manual** notes for:

Code 9178 – “Athletic Sports or Park: Non-Contact Sports” and	
Code 9179 – “Athletic Sports or Park: Contact Sports”	\$1,200

Premium Determination for Executive Officers, Members of Limited Liability Companies,

Partners and Sole Proprietors in accordance with **Basic Manual** rules, Rule for premium

determination of executive officers, Rule for premium determination of members of LLCs, and

Rule for premium determination for partners or sole proprietors (Annual Payroll)\$57,100

Catastrophe including Terrorism and other than Terrorism (rate)0.035

United States Longshore and Harbor Workers’ Compensation Coverage Percentage applicable

only in connection with **Basic Manual** rule, Federal coverages..... 81%

(Multiply a Non-F classification rate by a factor of 1.81 to adjust for differences in benefits and loss-based expenses.)